

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization International Bureau



(43) International Publication Date  
12 May 2005 (12.05.2005)

PCT

(10) International Publication Number  
**WO 2005/043277 A2**

(51) International Patent Classification<sup>7</sup>:

G06F

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(21) International Application Number:

PCT/IL2004/000946

(22) International Filing Date: 14 October 2004 (14.10.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
158694 30 October 2003 (30.10.2003) IL

(71) Applicant (*for all designated States except US*): LIP-MAN ELECTRONIC ENGINEERING LTD. [IL/IL]; 11 Ha'amal Street, Park Afek, 48092 Rosh Ha'ain (IL).

(72) Inventor; and

(75) Inventor/Applicant (*for US only*): GENDELMAN, Simcha [IL/IL]; 2 Brosh Street, Reut (IL).

(74) Agents: SANFORD T. COLB & CO. et al.; P.O. Box 2273, 76122 Rehovot (IL).

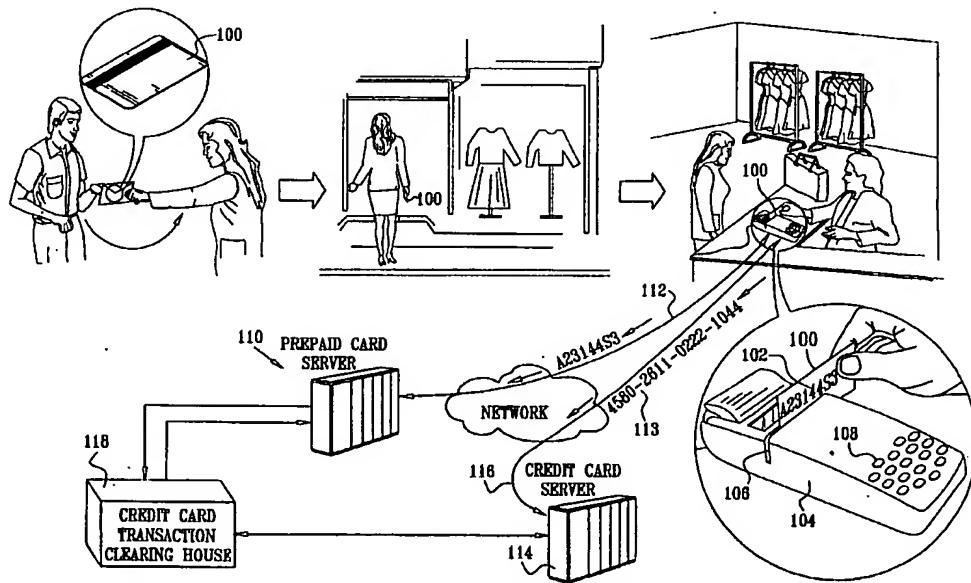
(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Published:**

- without international search report and to be republished upon receipt of that report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: PREPAID DEBIT CARD PROCESSING



(57) Abstract: A method for processing prepaid card transactions including issuing a multiplicity of prepaid cards, each bearing prepaid card identification indicia, inputting the prepaid card identification indicia of a prepaid card into a point of sale terminal, communicating the prepaid card identification indicia from the point of sale terminal to a remote server to validate the prepaid card and upon receipt of acceptable validation from the remote server, processing a prepaid card transaction using the prepaid card as a credit card transaction.

WO 2005/043277 A2